GOVERNMENT OF INDIA
FINANCE
LOK SABHA

STARRED QUESTION NO:57
ANSWERED ON:26.02.2016
e-Vahan Bima
Sahu Shri Tamradhwaj

Will the Minister of FINANCE be pleased to state:

(a) whether the Insurance Regulatory and Development Authority of India (IRDA) has launched an 'e-Vahan Bimaâ€" digital vehicle insurance policy' for motor vehicles in the country;
(b) if so, the details and the salient features thereof; and
(c) the States in which it has currently been launched?

Answer

(a) to (c): A Statement is laid on the Table of the House.

STATEMENT REFERRED TO IN REPLY TO PART (a) to (c) OF LOK SABHA STARRED QUESTION NO. *57 FOR 26th FEBRUARY, 2016 REGARDING "e-Vahan Bima" TABLED BY SHRI TAMRADHWAJ SAHU, M.P.

(a) to (c): The 'e-Vahan Bima', launched on 2nd January, 2016 in the State of Telangana, is an electronic version of the motor insurance policy, issued in digital form with Quick Response (QR) code. In e-Vahan Bima the details of an insurance policy of the vehicle such as the name of the insured, vehicle registration number and the validity date of the policy are available in digital form and can be carried in instruments like smart mobile phone, etc. These can be seen and recognized directly by the traffic police as proof of insurance. Further, it adds to the convenience of the motorists and facilitates the traffic policemen in verifying insurance details. The traffic police, if necessary, may verify and confirm the veracity of the policy from the insurer's data base or from the Central data base maintained by Insurance Regulatory and Development Authority of India (IRDAI). To facilitate this, the insurers are required to provide QR Code on all motor insurance policies. On scanning the QR Code, the traffic police will be directed to the respective Insurer's web-site and the details of the policy can be verified.

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